



California Housing Finance Agency

CAL-EEM + Grant PROGRAM

Make your mortgage and your home energy-efficient. Energy costs are going up. We can help you bring them down again.

EEM + Grant features:

- ◆ FHA Energy-Efficient Mortgage, including a 5% grant to make energy-efficient improvements to your home
- ◆ Additional 4% CalHFA grant to maximize your energy savings

Additional benefits:

Cal-EEM + Grant may be combined with:

- ◆ MyHome Assistance Program – deferred payment junior loan for down payment and/or closing costs
- ◆ Mortgage Credit Certificate Program (MCC) – federal income tax credit that may lower your taxes and increase disposable income
- ◆ Extra Credit Teacher Program (ECTP) – up to \$15,000 in a deferred payment loan for teachers and staff serving California's public schools



877.922.5432 • www.calhfa.ca.gov



HO10A 08/16

The California Housing Finance Agency does not discriminate on any prohibited basis in employment or in admission and access to its programs or activities. Not printed at the taxpayers' expense.

